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**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF CALIFORNIA**

In re:

Case No.10-47902

ROBERT BAKOVIC and  
AMELA BAKOVIC,

Debtors.

**Chapter 13 Plan**

1. The future earnings of the debtor(s) are submitted to the supervision and control of the trustee, and the debtor(s) will pay to the Trustee the sum of \$650.00 per month for 60 months.

Debtor(s) elect a voluntary wage order. \_\_\_\_\_

2. From the payments received, the Trustee will make disbursements in accordance with the Distribution Guidelines as follows:

- (a) On allowed claims for expenses of administration by 11 USC §507.  
(b) On allowed secured claims, which shall be treated and valued as follows:

§ 5 0 6	Non §506	Name	Value of Collateral	Claim Amount	Pre Confirmation Adequate Protection	Post Confirmation Payments	Estimated Mortgage Arrears	Interest Rate (if specified)
	X	Patelco Credit Union	\$13,880	\$4,874	\$300.00	\$300.00	N/A	4%

With respect to secured claims per §506, valuation stated shall be binding unless a timely objection to confirmation is filed. With respect to non §506 secured claims as referenced in §1325, the claim, to the extent allowed shall control. If an interest rate is not specified, 5/6% per month (10% per annum) will be paid. A secured creditor shall retain its lien until the earlier of the payment of the underlying debt determined under non-bankruptcy law or discharge under §1328.

- (c) On allowed priority unsecured claims in the order prescribed by 11 USC § 507. Priority claims shall be paid in full except to the extent allowed otherwise under 11 U.S.C. §1322(a)(4).
- (d) On allowed general unsecured claims the debtor(s) estimate(s) the general unsecured claims will be paid 5%.
3. The following executory contracts are rejected. The debtor(s) waive the protections of the automatic stay provided in 11 U.S.C. § 362 to enable the affected creditor to obtain possession and dispose of its collateral without further order of the court. Any allowed unsecured claim for damages resulting from rejection will be paid under paragraph 2(d).

